

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sharnae L Phagan

Debtor(s)

Case No. 09 B 22507

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/19/2009.
- 2) The plan was confirmed on 10/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/03/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/06/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$8,585.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$88,222.00
Less amount refunded to debtor	\$1,023.15

**NET RECEIPTS: \$87,198.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,196.96
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,196.96**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	614.00	544.71	544.71	544.71	157.84
AT&T	Unsecured	297.00	NA	NA	0.00	0.00
Carle Clinic Association	Unsecured	451.00	NA	NA	0.00	0.00
Carle Foundation Hospital	Unsecured	181.00	NA	NA	0.00	0.00
Carle Foundation Hospital	Unsecured	535.00	NA	NA	0.00	0.00
Champaign Calcers	Unsecured	2,489.00	NA	NA	0.00	0.00
Christie Clinic	Unsecured	31.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	280.00	979.60	979.60	738.90	242.16
City Of Chicago Dept Of Revenue	Priority	580.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	481.49	511.54	511.54	511.54	127.96
Cook County Dept Of Revenue	Priority	47.44	48.26	48.26	48.26	6.68
Gregory Emergency Physicians	Unsecured	238.00	NA	NA	0.00	0.00
Illinois American Water Co	Unsecured	179.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	32,596.10	16,743.02	16,743.02	16,743.02	1,919.26
Internal Revenue Service	Secured	5,850.00	5,850.00	5,850.00	5,850.00	0.00
Internal Revenue Service	Unsecured	NA	11,974.43	11,974.43	11,974.43	2,988.66
Lewis University	Unsecured	3,500.00	3,505.00	3,505.00	3,505.00	874.85
Nicor Gas	Unsecured	325.26	NA	NA	0.00	0.00
Pet Practice	Unsecured	694.29	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	187.00	186.60	186.60	186.60	46.56
Portfolio Recovery Associates	Unsecured	NA	4,468.43	4,468.43	4,468.43	1,074.17
Portfolio Recovery Associates	Secured	25,743.00	30,211.43	25,743.00	25,743.00	2,249.86
SBC	Unsecured	93.00	NA	NA	0.00	0.00
Secretary Of State	Priority	671.00	NA	NA	0.00	0.00
Sprint	Unsecured	728.83	NA	NA	0.00	0.00
St James Hospital	Unsecured	365.28	NA	NA	0.00	0.00
TCF Bank	Unsecured	213.67	NA	NA	0.00	0.00
TCF Bank	Unsecured	213.00	NA	NA	0.00	0.00
University Of Chicago Medical Center	Unsecured	53.00	NA	NA	0.00	0.00
Verizon	Unsecured	967.74	NA	NA	0.00	0.00
Village of Park Forest	Priority	597.51	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
World Finance Co	Unsecured	290.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$31,593.00	\$31,593.00	\$2,249.86
<b>TOTAL SECURED:</b>	<b>\$31,593.00</b>	<b>\$31,593.00</b>	<b>\$2,249.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,791.28	\$16,791.28	\$1,925.94
<b>TOTAL PRIORITY:</b>	<b>\$16,791.28</b>	<b>\$16,791.28</b>	<b>\$1,925.94</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,170.31</b>	<b>\$21,929.61</b>	<b>\$5,512.20</b>

**Disbursements:**

Expenses of Administration	<u>\$7,196.96</u>	
Disbursements to Creditors	<u>\$80,001.89</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$87,198.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.